

## REMARKS

In response to the Office Action dated December 30, 2002, claims 1, 12 and 32 have been amended. Therefore, claims 1-32 remain in the case. Reexamination and reconsideration of the application are requested.

### Rebuttal to "Response to Arguments"

#### Paragraph 7

The Office Action stated in the "Response to Arguments" at paragraph 7 that the Applicants are arguing that "that the prior art does not disclose, suggest or provide any motivation for adding the teachings of Gifford to those of Bull et al.." In response, the Office Action stated that the Examiner recognizes that "obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art." The Office Action continues by maintaining that motivation "is given by Gifford's teaching at col. 10 lines 39-41." In particular, the Office Action cites this passage in Gifford to show that "[o]ne of ordinary skill in the art would understand that adjusting the results at the client would inherently eliminate delays in communicating with the server, among other economies."

In response these arguments, the Applicants respectfully submit the following rebuttal. First, the Applicants note that their arguments include more than that there is no motivation to combine Bull et al. with Gifford. As set forth in detail below, the Applicants' arguments also include the fact that each of the references cited in the Office Action lack at least one material feature of the Applicants' claimed invention. Namely, these cited references fail to disclose, either explicitly or implicitly, the Applicants' material claimed feature of adjusting results dynamically on the client by a user's interaction with the results. Because of this missing feature, a prima facie case of obviousness cannot be made.

Second, the Applicants appreciate the Examiner's reasoning that that motivation "is

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given by Gifford's teaching at col. 10 lines 39-41." This passage from Gifford states that "[t]o meet the objects of the invention, the system is designed so that a user's most frequent requests can be answered from the local terminal." The Examiner believes that this passage shows that "adjusting the results at the client would inherently eliminate delays in communicating with the server, among other economies."

The Applicants, however, must respectfully disagree for the following reasons. First, the primary objects of the invention as stated Gifford are to provide a user-interactive information delivery apparatus and method "in which the user can customize information stored locally and have access to a larger, more complete data base should that be required" (col. 1, lines 53-58). In order to meet these objectives, Gifford states that he provides "an easy to use system wherein the user is able to actively interface with a central data base and wherein the user has substantial control over information locally stored at his terminal" (col. 1, lines 48-52). Nowhere, however, does Gifford disclose or suggest that the objectives of his invention are to eliminate delays in communicating with the server.

Second, as argued in detail below, the Gifford lacks the Applicants' material claimed feature of adjusting results dynamically on the client by a user's interaction with the results. This missing feature is neither explicitly nor implicitly disclosed by Gifford.

Thus, because Gifford is missing at least one claimed feature of the Applicants' invention and fails to recognize the advantages of the feature, the Applicants submit that the passage cited by the Examiner in Gifford, and in fact, Gifford in its entirety, provides no motivation for the Applicants' claimed invention.

#### Paragraph 8

The Office Action also stated in the "Response to Arguments" at paragraph 8 that the Applicants are arguing that Gifford adjusts (or filters) only the queries and does not adjust the results as claimed. The Examiner countered this argument of Applicants by contending that Gifford teaches, at column 10, line 37, "applying data base updates, which

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reads on adjusting the results."

In response this argument, the Applicants respectfully submit the following rebuttal. Gifford at column 10, line 37 says that the personal data base system at the local terminal both "processes user requests and applies data base updates[.]" While the Applicants can appreciate the Examiner's reasoning, the Applicants must respectfully disagree for the following reasons. Namely, as argued in detail below, in Gifford the applying of data base updates is performed automatically by a computer while in the Applicants' claimed invention adjustment of the results is performed by a user's interaction with the results

In particular, in Gifford selective data base updates are performed on a computer (col. 9, lines 2-6). The Applicants submit that even if "applying data base updates" could be construed as reading on "adjusting the results", the Applicants' amended claims make clear that in the Applicants' claimed invention a user adjusts the results by the user's interaction with the results. Thus, "applying data base updates" disclosed in Gifford does not read on the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results.

#### Section 103(a) Rejections

The Office Action rejected claims 1-9, 12-22, 25-28, 30 and 32 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. (U.S. Patent No. 5,901,287) in view of Gifford (U.S. Patent No. 4,845,658). The Office Action contended that Bull et al. disclose all elements of the Applicants' claimed invention except that Bull et al. do not disclose adjusting the results dynamically on the client. However, the Office Action maintained that Gifford discloses adjusting the results dynamically on the client.

In particular, the Office Action maintained that Gifford teaches the Applicants' claimed feature of adjusting the results dynamically on the client. The Office Action further contended that Gifford teaches that this "permits the user's most frequent requests to be answered from the local terminal" (or client). Thus, the Office Action contended that it would have been understood by one of ordinary skill in the art "to add the teachings of

Gifford to those of Bull et al..”

In response, the Applicants respectfully traverse these rejections based on the amendments to claims 1, 12 and 32 and the following legal and technical analysis. The Applicants submit that Bull et al. and Gifford lack at least one material feature of the Applicants' claimed invention. In particular, neither Bull et al. nor Gifford disclose, either explicitly or implicitly, the Applicants' material claimed feature of adjusting results dynamically on the client by a user's interaction with the results.

Further, Bull et al. and Gifford fail to appreciate the advantages of this claimed feature. In addition, there is no technical suggestion or motivation disclosed in either Bull et al. or Gifford for the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results. Thus, the Applicants' submit that Bull et al. and Gifford cannot make obvious this claimed feature.

To make a prima facie showing of obviousness, all of the claimed features of an Applicants' invention must be considered, especially when they are missing from the prior art. If a claimed feature is not disclosed in the prior art and has advantages not appreciated by the prior art, then no prima facie showing of obviousness has been made.

The Federal Circuit Court has held that it was an error not to distinguish claims over a combination of prior art references where a material limitation in the claimed system and its purpose was not taught therein. *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988). Moreover, as stated in the MPEP, if a prior art reference does not disclose, suggest or provide any motivation for at least one claimed feature of an Applicants' invention, then a prima facie case of obviousness has not been established (MPEP § 2142).

#### Amended Independent Claim 1 and Dependent Claims

Amended independent claim 1 of the Applicants' invention includes a computer-implemented method for displaying custom and personalized information on a client

system. This method includes collecting data associated with a user, processing the data to extract user characteristics to create unique user profiles and generate personalized information, and tracking at least a portion of the data and performing estimation calculations using the client to generate results and updated personalized information. Moreover, the adjusting of the results is performed dynamically on the client by a user's interaction with the results. These results and the personalized and updated information are automatically communicated to the user via the client.

Results are generated from the trackable data and updated personalized information (specification, page 4, lines 17-19). These results can include "sub-items and rules of enforcement of the results and the sub-items" (specification, page 4, lines 19-20). In particular, the "query and trackable data are processed to produce new personalized results for new queries or updated personalized results for subsequent queries" (specification, page 15, lines 5-7).

The generated results are adjusted "in response to user interaction" (specification, page 5, lines 4-7). This adjusting of the results on the client is by a user performing "real-time interactivity in the form of manipulation, filtering and viewing of the results" (page 15, lines 15-16). The user is provided "real-time interactivity of the results and associated dependencies with user input through interactive user interface tools" (specification, page 15, lines 9-12). These user interface tools can include "alphanumeric boxes, drop-down menus, check boxes, and radio buttons" (specification, page 5, lines 7-10).

In contrast, as admitted in the Office Action, Bull et al. do not explicitly disclose the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results. Bull et al. merely disclose an information aggregation and synthesization system and process that utilizes server-side processing to process information. In particular, a remote user connects to the system through a network (col. 3, lines 26-29). The system resides on a server and is used to track user activity and update user profile information (col. 3, lines 32-42). At all times, however, this tracking and updating is processed using the server.

Gifford adds nothing to the cited combination that would render the Applicants' claimed invention obvious. As shown in the Applicants' discussion below, Gifford also lacks a claimed feature of the Applicants' invention. In particular, the Gifford does not explicitly disclose or implicitly suggest or provide motivation for the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results. In fact, the Applicants contend that it would not be obvious to one having ordinary skill in the art to read Gifford and from that reading obtain the Applicants' claimed invention.

Gifford merely discloses information delivery method and apparatus that allows a user to actively interface with a central data base and wherein the user has substantial control over information locally stored at his terminal (col. 1, lines 48-52). This is achieved by selectively storing at a remote local terminal only "that information of particular interest to the local user" (Abstract, lines 10-12). Data broadcasts from a central data base site are received by the local terminal (Abstract, lines 2-5). The local terminal then selectively stores a subset of the data (if any) that is of particular interest to the user (Abstract, line 5). In order to determine which data to selectively store, the user "is provided with means for prioritizing the area of information of particular interest to him" (col. 4, lines 61-65). In this manner, the local data base at "each user's terminal is customized for the particular user" (col. 4, lines 65-67).

At each local terminal, a personal data base system (that is customized for the particular user) is implemented on a computer (col. 8, lines 65-68 to col. 9, line 1). The computer operates in two basic modes: (1) a first mode that monitors the input devices, processes user requests, and writes to the display; and (2) a second mode that receives incoming data and selectively applies the data to the local data base (col. 9, lines 2-6).

In the first mode, the processing of a user's request (or query -- see col. 11, lines 46-48) includes query filtering using a filter list and a query routing process (col. 9, lines 17-26). Query filtering is achieved by having a user compile "a list of routine queries into what is known as the filter list" (col. 10, lines 42-44). The filter list "describes information

that will be retained at the user's local terminal" (col. 10, lines 46-47). The "local data base that results is precisely the set of records necessary to process any query in the filter list" (col. 10, lines 49-50). Thus, a selected set of routine queries is contained in the filter list and answers to these routine queries are stored in the database of the local terminal. The selected set of routine queries is unique to each local terminal allowing the local database at each user's terminal to be "customized for the particular user" (col. 4, lines 65-68).

The query routing process is a determination of which data base can process the user's query (col. 11, lines 61-63). If, based on the filter list, the local data base is chosen, the query is processed at the local terminal and the results (or answer to the query) are displayed (col. 12, lines 10-13). In other words, the answer to the user's query is available on the local data base (col. 12, lines 12-13). On the other hand, if the query answer is not available at the local data base, a connection is established with the central data base, the query is sent, and the answer to the query is sent back to the local terminal and displayed on the terminal (col. 12, lines 14-21). If "no data base is available to answer this query, the apparatus prints an error message that the query cannot be processed anywhere" (col. 12, lines 50-53).

The second mode involves receiving incoming data and selectively applying the data to the local data. Applying data base updates is performed by the personal data base system running on a computer (col. 8, lines 66-68 to col. 9, line 2). In particular, the computer applies data base updates as follows. First a filter list is created and used by the computer to apply the updates (col. 10, lines 65-67). If more data is received than can be stored in the local data base, the "system must make a choice . . . deciding which records to keep and which records to discard" (col. 10, lines 56-61). If the system decides to keep the new data that has been received by the local terminal and there local terminal has insufficient resources to store it, then the "system attempts to make room for the new record by deleting records from queries in the filter list" (col. 10, lines 67-68 to col. 11, lines 1-8). In this manner, data base updates are applied by the computer.

In contrast, the Applicants' amended claim 1 includes adjusting results dynamically

on the client by a user's interaction with the results. Even if "applying data base updates" could be construed as reading on "adjusting the results", the Applicants' amended claim 1 makes it clear that the results are adjusted by a user interacting with the results.

Further, although in Gifford user interaction may be involved to generate the filter list, the user is merely interacting with queries, not results. Specifically, Gifford discloses that query filtering is achieved by having a user compile "a list of routine queries into what is known as the filter list" (col. 10, lines 42-44). Thus, "applying data base updates" disclosed in Gifford does not read on the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results.

Thus, the Applicants submit that Gifford does not explicitly or implicitly suggest or provide motivation for defining the Applicants' claimed visual tunnel. Because the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results is so different from applying data base updates as disclosed in Gifford, the Applicants contend that Gifford does not provide any suggestion or motivation to make the Applicants' claimed feature obvious. Thus, because this claimed feature is neither explicitly nor implicitly disclosed by Gifford, Gifford cannot render this feature obvious.

Both Bull et al. and Gifford fail to appreciate or recognize the advantages of the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results. More specifically, adjusting the results on the client provides a user with real-time interaction with the data (specification, page 5, lines 14-16). This real-time interaction enables the user to "quickly access and adjust information dynamically and in real time without server delays" (specification, page 5, lines 16-17). In addition, by using the client to process information, user input can be processed to "allow the real time interactivity in the form of manipulation, filtering and viewing of the results" (specification, page 15, lines 15-16). In contrast, Gifford nowhere recognizes, discusses or appreciates these advantages of the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results.



The Applicants, therefore, submit that obviousness cannot be established since both Bull et al. and Gifford lack a material claimed feature of the Applicants' invention. Namely, the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results is not taught by Bull et al. and Gifford. In addition to explicitly lacking this feature, both Bull et al. and Gifford fail to implicitly disclose this claimed feature. In particular, Bull et al. and Gifford lack any suggestion and fail to provide any motivation for this claimed feature. Further, Bull et al. and Gifford fail to appreciate advantages of this claimed feature. Therefore, as set forth in *In re Fine* and MPEP § 2142, Bull et al. and Gifford simply cannot render the Applicants' claimed invention obvious. Consequently, because a prima facie case of obviousness cannot be established due to the lack of "some teaching, suggestion, or incentive", the rejection must be withdrawn. MPEP 2143.01; ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 1577, 221 USPQ 929, 933 (Fed. Cir. 1984).

Accordingly, the Applicants respectfully submit that amended independent claim 1 is patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford based on the legal and technical arguments set forth above and below. Moreover, claims 2-9 depend from independent claim 1 and are also nonobvious over Bull et al. in view of Gifford (MPEP § 2143.03). The Applicants, therefore, respectfully request reexamination, reconsideration and withdrawal of the rejection of claims 1-9 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford.

#### Amended Independent Claim 12 and Dependent Claims

Amended claim 12 includes a display device having rendered thereon personalized data and updated results. The display device includes a page having at least one field of personalized information and associated criteria. In addition, a client system tracks user defined data and performs estimation calculations to automatically and dynamically generate results. The client system also allows a user to adjust the results in real time by interacting with the results, and updates the personalized information of the fields and criteria and transmits the results and personalized and updated information to the user.

In contrast, as discussed above, Bull et al. and Gifford both lack the Applicants' claimed feature of a client system wherein a user adjusts the results in real time by interacting with the results. In addition to explicitly lacking this claimed feature, both Bull et al. and Gifford fail to implicitly disclose this claimed feature. In particular, Bull et al. and Gifford lack any suggestion and fail to provide any motivation for this claimed feature. Further, Bull et al. and Gifford fail to appreciate advantages of this claimed feature.

Therefore, as set forth in *In re Fine* and MPEP § 2142, Bull et al. and Gifford do not render the Applicants' claimed invention obvious. Consequently, because a prima facie case of obviousness cannot be established due to the lack of "some teaching, suggestion, or incentive", the rejection must be withdrawn. MPEP 2143.01; ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 1577, 221 USPQ 929, 933 (Fed. Cir. 1984).

Accordingly, the Applicants respectfully submit that amended independent claim 12 is patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford based the legal and technical arguments set forth above and below. Moreover, claims 13-22 depend from amended independent claim 12 and are also nonobvious over Bull et al. in view of Gifford (MPEP § 2143.03). The Applicants, therefore, respectfully request reexamination, reconsideration and withdrawal of the rejection of claims 12-22 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford.

#### Independent Claim 25 and Dependent Claims

Claim 25 includes a computer-readable medium having computer-executable instructions for displaying custom and personalized information on a client system. The instructions include using a client system to collect personal data associated with a user, processing the personal data, and tracking at least a portion of the personal data and performing estimation calculations using the client system. This client-side processing is used to generate results relating to a classification profile and to update personalized information. Moreover, the user is provided with real-time interactivity to dynamically

adjust the results on the client system.

In contrast, as discussed above, Bull et al. and Gifford both lack the Applicants' claimed feature of providing the user with real-time interactivity to dynamically adjust the results on the client system. In addition to explicitly lacking this claimed feature, both Bull et al. and Gifford fail to implicitly disclose this claimed feature. In particular, Bull et al. and Gifford lack any suggestion and fail to provide any motivation for this claimed feature. Further, Bull et al. and Gifford fail to appreciate advantages of this claimed feature.

Therefore, as set forth in *In re Fine* and MPEP § 2142, Bull et al. and Gifford do not render the Applicants' claimed invention obvious. Consequently, because a prima facie case of obviousness cannot be established due to the lack of "some teaching, suggestion, or incentive", the rejection must be withdrawn. MPEP 2143.01; ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 1577, 221 USPQ 929, 933 (Fed. Cir. 1984).

Accordingly, the Applicants respectfully submit that independent claim 25 is patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford based the legal and technical arguments set forth above and below. Moreover, claims 26-28 and 30 depend from independent claim 25 and are also nonobvious over Bull et al. in view of Gifford (MPEP § 2143.03). The Applicants, therefore, respectfully request reexamination, reconsideration and withdrawal of the rejection of claims 25-28 and 30 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford.

#### Amended Independent Claim 32

Amended claim 32 includes a method for adjusting personalized results containing personalized data about a remote user. The method includes collecting a query from the remote user using a client computer, categorizing at least a portion of the query as trackable data, processing the query and trackable data to produce the personalized results, and displaying the personalized results. The method also includes providing the

remote user with real-time interaction with the personalized results for dynamic adjustment of the personalized results using the client computer.

In contrast, as discussed above, Bull et al. and Gifford both lack the Applicants' claimed feature of providing the remote user with real-time interaction with the personalized results for dynamic adjustment of the personalized results using the client computer. In addition to explicitly lacking this claimed feature, both Bull et al. and Gifford fail to implicitly disclose this claimed feature. In particular, Bull et al. and Gifford lack any suggestion and fail to provide any motivation for this claimed feature. Further, Bull et al. and Gifford fail to appreciate advantages of this claimed feature.

Therefore, as set forth in *In re Fine* and MPEP § 2142, Bull et al. and Gifford do not render the Applicants' claimed invention obvious. Consequently, because a prima facie case of obviousness cannot be established due to the lack of "some teaching, suggestion, or incentive", the rejection must be withdrawn: MPEP 2143.01; ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 1577, 221 USPQ 929, 933 (Fed. Cir. 1984).

Accordingly, the Applicants respectfully submit that amended independent claim 32 is patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford based the legal and technical arguments set forth above and below. The Applicants, therefore, respectfully request reexamination, reconsideration and withdrawal of the rejection of claim 32 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford.

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The Office Action rejected claims 10, 11, 23, 24 and 29 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford and further in view of Wong (U.S. Patent No. 5,432,904). The Office Action contended that Bull et al. and Gifford disclose all

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elements of the Applicants' invention except for calculating projected automobile repair costs. However, the Office Action stated that Wong discloses calculating projected automobile costs, and that it would have been obvious to add the teachings of Wong to the teachings of Bull et al. and Gifford.

In response, the Applicants respectfully traverse these rejections based on the amendments to claims 1 and 12 and the following legal and technical analysis. The Applicants submit that Bull et al., Gifford and Wong lack at least one material feature of the Applicants' claimed invention as noted above.

Further, Bull et al., Gifford and Wong all fail to appreciate the advantages of this claimed feature. In addition, there is no technical suggestion or motivation disclosed in Bull et al., Gifford or Wong for the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results. Thus, the Applicants' submit that Bull et al., Gifford and Wong cannot make obvious the Applicants' claimed feature of adjusting results dynamically on the client by a user's interaction with the results.

Amended Independent Claims 1 and 12, Independent Claim 25, and Dependent Claims

As argued above, both Bull et al. and Gifford cannot render the Applicants' claimed invention obvious. Wong adds nothing to the cited combination that would render the Applicants' claimed invention obvious. Wong merely discloses an auto repair estimate, text and graphic system for determining a repair cost of a damaged automobile. However, as noted in a previous Office Action, Wong does not disclose the Applicants' claimed feature discussed above.

In addition, Wong does not appreciate or even recognize the advantages of the Applicants' claimed feature. Accordingly, as set forth in *In re Fine* and MPEP § 2142, the Applicants respectfully contend that claims amended independent claims 1 and 12 and independent claim 25 are patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford and further in view of Wong based on the above arguments. Moreover, dependent

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claims 10 and 11 depend from amended independent claim 1, dependent claims 23 and 24 depend from amended independent claim 12, and dependent claim 29 depends from independent claim 25 and therefore are nonobvious over the cited references (MPEP § 2143.03). The Applicants, therefore, respectfully requests reexamination, reconsideration and withdrawal of the rejection of claims 10, 11, 23, 24 and 29 as being unpatentable over Bull et al. in view of Gifford and further in view of Wong.

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The Office Action rejected claim 31 under 35 U.S.C. § 103(a) as being unpatentable over Bull et al. in view of Gifford further in view of Chapin, Jr. (U.S. Patent No. 5,931,878). The Office Action contended that Bull et al. and Gifford disclose all elements of the Applicants' invention except for using automobile mileage to estimate maintenance schedules. However, the Office Action stated that Chapin, Jr. discloses this feature, and that it would have been obvious to add the teachings of Chapin, Jr. to those of Bull et al. and Gifford.

In response, the Applicants respectfully traverse this rejection based on the following legal and technical analysis. The Applicants submit that Bull et al., Gifford and Chapin, Jr. lack at least one material feature of the Applicants' claimed invention. Namely, the claimed feature of providing the user with real-time interactivity to dynamically adjust the results on the client system is lacking.

Further, Bull et al., Gifford and Chapin, Jr. all fail to appreciate the advantages of this claimed feature. In addition, there is no technical suggestion or motivation disclosed in Bull et al., Gifford or Chapin, Jr. for the Applicants' claimed feature of providing the user with real-time interactivity to dynamically adjust the results on the client system. Thus, the Applicants' submit that Bull et al., Gifford and Chapin, Jr.

cannot make obvious the Applicants' claimed feature of providing the user with real-time interactivity to dynamically adjust the results on the client system.

#### Independent Claim 25 and Dependent Claims

As argued above, both Bull et al. and Gifford cannot render the Applicants' claimed invention obvious. Chapin, Jr. adds nothing to the cited combination that would render the Applicants' invention obvious. More specifically, Chapin, Jr. includes a computer prompting system that reminds a user of events. User information is processed on a server and transmitted through a network connection (col. 3, lines 13-23).

In addition, Chapin, Jr. does not appreciate or even recognize the advantages of the Applicants' claimed feature of providing the user with real-time interactivity to dynamically adjust the results on the client system is lacking. Accordingly, as set forth in *In re Fine* and MPEP § 2142, the Applicants respectfully contend that claim 25 is patentable under 35 U.S.C. § 103(a) over Bull et al. in view of Gifford and further in view of Chapin, Jr. based on the above arguments. Moreover, dependent claim 31 depends from independent claim 25 and therefore also is nonobvious over the cited references (MPEP § 2143.03). The Applicants, therefore, respectfully request reexamination, reconsideration and withdrawal of the rejection of claim 31 as being unpatentable over Bull et al. in view of Gifford and further in view of Chapin, Jr..

#### Conclusion

In view of the arguments and amendments set forth above, the Applicants submit that claims 1-32 of the subject application are in immediate condition for allowance. The Examiner is respectfully requested to withdraw the outstanding rejections of the claims and to pass this application to issue.

In an effort to expedite and further the prosecution of the subject application, the Applicants kindly invite the Examiner to telephone the Applicants' attorney at (805) 278-8855 if the Examiner has any comments, questions or concerns, wishes to discuss any

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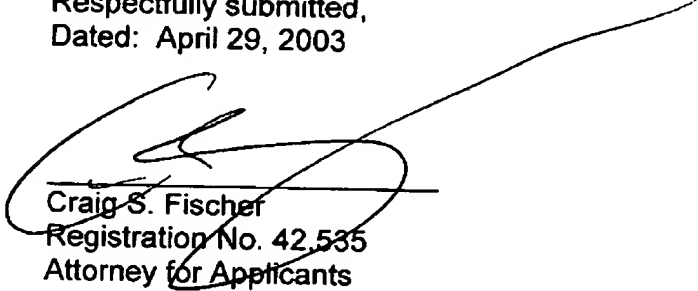
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aspect of the prosecution of this application, or desires any degree of clarification of this response.

Respectfully submitted,  
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**VERSION WITH MARKINGS TO SHOW CHANGES MADE****IN THE CLAIMS**

Following are marked-up versions of amended claims 1, 12 and 32:

1. (Twice Amended) A computer-implemented method for displaying custom and personalized information on a client system comprising:
  - collecting data associated with a user;
  - processing the data to extract user characteristics to create unique user profiles and generate personalized information;
  - tracking at least a portion of the data and performing estimation calculations using the client to generate results and updated personalized information;
  - [and]
  - adjusting the results dynamically on the client by a user's interaction with the results; and
  - automatically communicating the results and the personalized and updated information to the user via the client.
  
12. (Thrice Amended) A display device having rendered thereon personalized data and updated results, the display device comprising:
  - a page having at least one field of personalized information and associated criteria;
  - wherein a client system tracks user defined data and performs estimation calculations to automatically and dynamically generate results, a user adjusts the results in real time by interacting with the results and updates the personalized information of the fields and criteria; and
  - wherein the client system transmits the results and personalized and updated information to the user.

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32. (Once Amended) A method for adjusting personalized results containing personalized data about a remote user, comprising:

- collecting a query from the remote user using a client computer;
- categorizing at least a portion of the query as trackable data;
- processing the query and trackable data to produce the personalized results;
- displaying the personalized results; and
- providing the remote user with real-time interaction [and] with the personalized results for dynamic adjustment of the personalized results using the client computer.